

## **REMARKS**

Claims 1-39 are pending in the instant application. Claims 1, 10, 17, 21, 30, and 37 are independent claims, and claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39 depend, respectively, from independent claims 1, 10, 17, 21, 30, and 37. Independent claims 1, 10, 17, 21, 30, and 37 have been amended in an effort to advance prosecution in the application. The Applicants request reconsideration of the claims in view of the amendments set forth above and the following remarks.

The Applicants respectfully request a telephone interview to discuss the following remarks and the proposed claim amendments prior to the Examiner submitting any Office Action responding hereto.

The Applicants respectfully requested, in the previous response mailed on February 17, 2004, that any subsequent Office Action be made Non-Final because the rejections recited therein lacked specificity and that each and every element set forth in the Applicants' claims was not clearly identified as set forth in the previous Office Action responses. The instant Office Action was made Final anyway, and subsequently an Advisory Office Action was issued.

Independent claims 1, 10, 17, 21, 30, and 37 have been amended in an effort to advance prosecution in the application. The Applicants have amended the independent claims to clearly set forth that the affordability determination and eth other associated operations set forth in the claims are performed online. The Applicants respectfully assert that performing an online affordability determination, as set forth in the Applicants' independent claims, is a feature that is not disclosed, taught, or suggested in the cited references or the prior art of record.

In paragraph 2 on pages 2 and 3 of the Office Action, claims 17-19, 30-32 and 36-38 were rejected under 35 U.S.C. § 102(e) as being unpatentable over Lent et al., US Patent 6,405,181 (Lent). The Applicants respectfully traverse the rejections. However, in light of the proposed amendments submitted in the instant response, the Applicants assert that the rejections are rendered moot. The Applicants assert that claims 17, 30, and 37 are allowable over the cited reference. Applicants respectfully request that rejection of independent claims 17, 30, and 37 under 35 U.S.C. § 102(e) be withdrawn.

Because dependent claims 18, 19, 31, 32, 36, and 38, depend from independent claims 17, 30, and 37, respectively, the Applicants assert that the dependent claims are also allowable over the cited reference. Applicants respectfully request that the rejection of dependent claims 18, 19, 31, 32, 36, and 38 under 35 U.S.C. § 102(e) be withdrawn.

In paragraph 3 on page 3 of the Office Action, claims 1-39 were rejected under 35 U.S.C. § 102(b) as being unpatentable over Mandler et al., US Patent 5,732,400 (Mandler). The Applicants respectfully traverse the rejections. However, in light of the proposed amendments submitted in the instant response, the Applicants assert that the rejections are rendered moot. Applicants assert that claims 1, 10, 17, 21, 30, and 37 are allowable over the cited reference (Mandler). Applicants respectfully request that rejection of independent claims 1, 10, 17, 21, 30, and 37 under 35 U.S.C. § 102(b) be withdrawn.

Because dependent claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39, depend from independent claims 1, 10, 17, 21, 30, and 37, respectively, the Applicants assert that the dependent claims are also allowable over the cited reference. Applicants respectfully request that rejection of

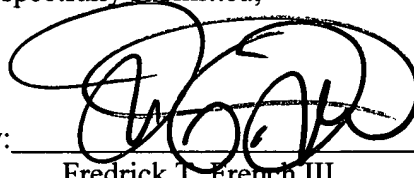
dependent claims 2-9, 11-16, 18-20, 22-29, 31-36, 38, and 39 under 35 U.S.C. § 102(b) be withdrawn.

### CONCLUSION

Based on at least the foregoing, the Applicants believe that claims 1-39 are in condition for allowance. If the Examiner disagrees or has any question regarding this submission, the Applicants request that the Examiner telephone the undersigned at (312) 775-8000.

A Notice of Allowance is courteously solicited.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Fredrick T. French III', written over a horizontal line.

By: \_\_\_\_\_

Fredrick T. French III

Reg. No. 52,524

Dated: August 6, 2004

McAndrews, Held & Malloy, Ltd.  
500 West Madison Street - Ste. 3400  
Chicago, Illinois 60661  
(312) 775-8000